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February 23, 2000

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Assistant Commissioner for Patents Washington, D.C. 20231

RE: Attorney Docket No.: 017.37999X00

Sir:

Attached please find the application papers of Martin ZILLIACUS and Philip GINZBOORG covering new and useful improvements in SYSTEM AND METHOD OF SECURE PAYMENT AND DELIVERY OF GOODS AND SERVICES, comprising:

Specification, (114) Claims and Abstract of the Disclosure (66 pages total)

(15) Sheets of Drawings showing Figures 1-15

Information Disclosure Statement with PTO-1449 and references

U.S. Government Filing Fee of \$3,318.00

It is respectfully requested that any shortage in fees be charged to, or any overpayment in the fees be credited to the Account of Antonelli, Terry, Stout & Kraus, LLP Deposit Account No. 01-2135 (017.37999X00)

Respectfully submitted,

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